

**Amendments to the Specification:**

Please replace the abstract on page 31 with the following amended paragraph:

**ABSTRACT**

Information concerning personal investment and finance is developed and stored in first and second data sets containing topics and issue-questions related thereto. The information is accessed from these data sets by selectively combining an issue-question with at least one topic to produce a primary information product. A program means associated with the data sets modifies the primary information product by imposing thereon a plurality of answer-options to the selected issue-question. Each of the answer-options comprises at least one expert opinion and at least one prudent-investor opinion, stored in third and fourth data sets. The imposition of answer-options on the information product produces a polycentric information product, which is readily communicated by oral, written or electronic means. Advantageously, the method provides to a user a range of focused responses to an investor's questions in a time-efficient manner in order for investors to make prudent investments given their priorities and personal preferences. ~~The polycentric information product may be presented to the user via a computer, television, videotape, digital video disk (DVD), CD-ROM, a newsletter, and other oral and written communication means, electronically or otherwise.~~